This week, the latest health order from Contra Costa County and the other Bay Area jurisdictions has extended the shelter-in-place order until May 3 and imposed new restrictions. These restrictions, as you’ll see in the various sections in this update, include the closure of many more of our recreational facilities including tennis courts, the Bruce King Dog Park, and picnic areas. Please be sure to check out the City’s information page at www.el-cerrito.org/covid19 to learn about how the City continues to respond, and the County’s information page at www.coronavirus.cchealth.org which now includes a dashboard with up-to-date information on how the coronavirus is impacting Contra Costa County.

Another new recommendation from the County, echoed by the State as well as the CDC, is the use of cloth face coverings for people who must leave their homes to conduct essential activities. The guidance does not require people to wear face coverings and is not a substitute for social distancing and hand washing. The recommendation also does not include the use of N-95 or surgical masks, which are needed for our health care workers and first responders who will be there for when our lives at risk. You can find information at www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover.html. I’ve seen many great videos on social media and on YouTube on how to make your own as well, if you are the crafty type!

I encourage you to check out our Recreation Department’s “rECsources” page at el-cerrito.org/recsources for some fun activities for you and your family. It’s a great place to find online resources for physical and mental activities to stay connected, active, and healthy. You can find some familiar faces from our “Department of Fun” on video and find tons of links for things to do and see. We will continue to update this page with new activities and ideas, and if you have ideas or pictures to share, email us at recreation@ci.el-cerrito.ca.us or tag us on Social Media: @ecrecreation on Instagram and Facebook and @ElCerritoRec on Twitter.

Once again, I’d like to thank our entire community for your resilience and kindness to each other, and your cooperation in complying with the shelter-in-place orders. As hard as these past few weeks have been, we know that by staying home, we are keeping people safe. Please take care of yourselves and stay healthy.

Karen Pinkos
City Manager
City of El Cerrito
CORONAVIRUS (COVID-19) UPDATE

Health officers in six counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara, as well as the city of Berkeley, are extending a previous stay-at-home order through May 3, 2020. See order attached below.

The previous three-week order was set to expire on April 7. The new stay-at-home order will supersede the previous order and went into effect at 11:59 p.m. on Tuesday, March 31. It is a complement to the indefinite statewide stay-at-home order issued by Gov. Gavin Newsom earlier this month.

Like the previous local order, the new order requires people to stay at home except for doing essential activities, such as grocery shopping. Non-essential businesses will remain closed.

The new order adds some clarifying language around essential business and activities, as well as some new directives, including:

- Use of playgrounds, dog parks, public picnic areas, and similar recreational areas is prohibited and must be closed to the public.
- Use of shared public recreational facilities such as golf courses, tennis and basketball courts, pools, and rock walls are prohibited.
- Sports requiring people to share a ball or other equipment must be limited to people in the same household.
- Requires essential businesses to develop a social distancing protocol before April 3.
- Most construction—residential and commercial—is prohibited, with some exceptions. See Community Development below and [el-cerrito.org/COVID19](http://el-cerrito.org/COVID19) for more information.
- Funerals limited to no more than 10 people attending.
- Essential businesses expanded to include service providers that enable residential transactions (notaries, title companies, Realtors, etc.); funeral homes and cemeteries; moving companies, rental car companies and rideshare services that specifically enable essential activities.
• Essential businesses that continue to operate facilities must scale down operations to their essential component only.
Please see the summary of the order here or attached below: Summary of Order Changes.

Subscribe to COVID-19 Email List
As the situation changes, we will post new information on our City website at el-cerrito.org/covid19. If you’d like to receive notices, please go to el-cerrito.org/notifyme and select “Coronavirus (COVID-19) Update”.

Other Agency Links for Service and Information Updates
• State of California
• Contra Costa Health Services
• California Department of Public Health
• Centers for Disease Control and Prevention
• West Contra Costa Unified School Closures
• AC Transit Service Updates
• BART Service Updates

CITY MANAGER

City Council Meetings and Public Comments
During the COVID-19 State of Emergency, and suspension of certain provisions of the Brown Act (Pursuant to Executive Order N-25-20 and N-29-20), City Council meetings will be held remotely, with no physical location for public participation. The public will still have the same ability to listen and view from home. The next regularly scheduled City Council meeting will be on Tuesday, April 7 at 7:00 p.m.

Public comments can be submitted in one of two ways:

1. Via email to cityclerk@ci.el-cerrito.ca.us
2. Via voicemail at (510) 306-2558

For complete and up-to-date details on how to submit public comments during the COVID-19 State of Emergency, please visit el-cerrito.org/CouncilMeetingMaterials or select this link.

City Advisory Body Meetings
With the cancellation of non-essential meetings, all city advisory body meetings have been cancelled through May 3, 2020, except for the Planning Commission meeting of April 15, 2020. For current information on specific cancellations, please visit el-cerrito.org/commissions. Any special meetings called for advisory bodies will be posted on the applicable advisory body page, and on the City’s main calendar at el-cerrito.org/calendar. For more information, please contact the City Clerk at...
Planning and Building Divisions
As a reminder, while City offices remain closed, the Planning and Building Divisions will continue to process permits with modified procedures. For more information, please visit el-cerrito.org/CommDev. For information about your particular project, please email building@ci.el-cerrito.ca.us or planning@ci.el-cerrito.ca.us

NEW Business Assistance Resources & Support During Covid-19 Crisis
On March 27, 2020 the federal government passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to our public health crisis. The CARES Act, through the Small Business Administration, aims to provide immediate support to help businesses survive the loss in revenue they are experiencing. This includes a new funding set aside that can be accessed through the Paycheck Protection Program (PPP) beginning April 3, 2020. Eligible uses of PPP include payroll, rent, interest on mortgage, utilities, other business operating expenses. The PPP also includes a provision for debt forgiveness. In recognizing the need for immediate relief, the regulations and application processes have been simplified and streamlined to get funding in the hands of small business owners during this time of need. Applications for PPP can be submitted through any existing SBA lender or through any federally insured depository institution or federally insured credit union that is participating. For a list of lenders, please review the attached Local SBA Resources for Small Business in Northern California or visit SBA.gov.

In addition, modifications to the Economic Injury Disaster Loan (EIDL) were released this week. Small businesses can now access the Emergency EIDL which allows expedited access to funding by allowing those who have applied to the EIDL to request a GRANT advance of up-to $10,000 on the loan to provide sick leave, pay employees, other debt obligations. You MUST apply for the EIDL and request the emergency funds at the same time. Please visit this website covid19relief.sba.gov/#/ for more information.

As a reminder, the Contra Costa Small Business Development Center provides one-on-one advising, please contact their office by phone or email at: (925) 222-5228 or admin@contracostasbdc.org.

Community Development staff is working in partnership with the Chamber of Commerce to get the word out to businesses about these important programs. Visit el-cerrito.org/econdev or el-cerrito.org/COVID19 for more information.

Dine Out El Cerrito
The City and our partners at the El Cerrito Chamber of Commerce encourage community members to help support our local restaurants, cafes, grocery stores, hardware/home
goods, vehicle-related stores and other essential service businesses whenever possible. The Chamber has compiled a list of restaurants offering take out which is attached for your reference. Please visit elcerritochamber.org to learn more about how you can continue to support our local businesses.

Construction Under Shelter in Place
Under the current COVID-19 Shelter-in-Place order, most construction must cease. There are some exemptions for projects which contain affordable housing and to allow projects which are underway to get to a safe and stable condition. Projects which address life/safety issues may be evaluated on a case by case basis by the City Building Official, as well. In El Cerrito, the multifamily structures that are currently under construction may continue for a couple of weeks until they can be brought to a safe and secure state as determined by City officials. These projects will be required to provide and implement Social Distancing protocols per the Shelter-in-Place order.

For more information, please visit el-cerrito.org/building or contact the Building Official at msoltes@ci.el-cerrito.ca.us.

POLICE
Online Reporting and Health Order Violations
The Police Department has expanded the number of incidents that can be reported online. Along with theft, vandalism, and fraud incidents, community members can now report suspected violations of Contra Costa County Health Department orders. The community is encouraged to use this service to reduce the amount of in-person exposures.

el-cerrito.org/985/Online-Police-Reporting

PUBLIC WORKS/RECYCLING CENTER
Continuing Public Works Services during COVID-19
Public Works is continuing to provide many essential services during this time. In particular, City staff, consultants and contractors are performing operations, maintenance and repair of “essential infrastructure” which includes utilities, storm drains, streets, and recycling and solid waste facilities. For additional Public Works information, please visit el-cerrito.org/136/Public-Works.

Updates on Recycling and Solid Waste Services
Curbside recycling and solid waste services are continuing while other services have been suspended as described below.

Open/Continuing Operations
- Regular collection of curbside garbage and green waste by East Bay Sanitary
- Regular collection of curbside recycling by the City
Transfer Stations
- Richmond: Golden Bear Transfer Station, 1 Parr Blvd., (510-970-7260)
- Berkeley: Berkeley Transfer Station, 1201 Second St., (510-981-7270)

The West County Household Hazardous Waste (HHW) Facility will be operating under regular business hours. (1-888-412-9277)
- Wednesday-Saturday 9 a.m. – 4 p.m. (closed for lunch 12-12:30).
- 101 Pittsburg Avenue in Richmond

Closed/Suspended Operations
- The El Cerrito Recycling Center (including HHW collection on Tuesdays)
- Door-to-Door HHW Collection for seniors and the disabled
- West County Resource Recovery (101 Pittsburg Ave., Richmond)
  - Recycling and Buyback
  - Free compost giveaway on the first Wednesday of each month
- East Bay Sanitary (EBS) will not be taking orders for extra pickups, cleanups, or cart size changes or repairs
- EBS office hours will be limited to Monday-Friday from 9:00am until 12:00pm. No payments will be taken at the EBS office as it will remain closed to the public. All payments can be made via telephone, through the EBS website, via regular USPS mail, or placed in the drop off box located outside the EBS office. Contact info@ebsan.com or (510) 237-4321 for service requests or questions related to garbage or green waste collection in El Cerrito.

For any Recycling related questions, please email greenassistant@ci.el-cerrito.ca.us or call the Recycling + Environmental Resource Center at (510) 215-4350. Visit our website for updates: Recycling + Environmental Resource Center.

Special Events Cancelled
Unfortunately, due to the COVID-19 emergency, several special events led or supported by the Public Works Department have been cancelled or postponed through the end of May, including:

- Earth Day Annual Volunteer Appreciation Event and Community Work Parties
- El Cerrito Hillside Festival (visit ectrailtrekkers.org for more information)
- City of El Cerrito Bike to Work Day Energizer Station
- Spring Citywide Garage Sale
- BayREN Energy Efficiency Workshop

Home Energy Improvements with Cash Rebates from BayREN Home+
The Bay Area Regional Network (BayREN) provides energy efficiency programs and services to reduce carbon emissions and promote healthy, energy-efficient buildings and homes. BayREN Home+ rebates are available to homeowners and renters in the
nine Bay Area counties, helping participants enjoy greater comfort, healthier indoor air quality, and lower energy bills. The Program offers rebates to reduce the cost of home improvements, certified contractors, and a Home Energy Advisor to provide support from start to finish.

The City of El Cerrito was working with Contra Costa County staff to host an informational workshop on the BayREN Home+ program in late May 2020. That workshop has been postponed, but residents can still complete a home evaluation at BayRENresidential.org or speak to a Home Energy Advisor at 866-878-6008. Currently, BayREN Home+ Participating Contractors have been advised to adhere to the State mandated ‘Shelter in Place’ provisions. This means following all guidelines and limiting home visits to emergency repair and replacement needs only, and following CDC communications regarding social distancing, equipment sanitizing, and personnel safety best practices. However, Home Energy Advisors are still available to answer questions and assist with planning future home improvement projects.

El Cerrito Arbor Week March 7-14 Recap

The City’s Arbor Week events, which narrowly preceded the COVID-19 shelter in place order, began on March 7 with a rainy day Tree City USA flag raising ceremony at City Hall. The celebration was attended by El Cerrito Mayor Pro Tem Paul Fadelli, Council member Gabriel Quinto, Urban Forest Committee members, community members, city staff, and visiting speakers from the California Urban Forest Council and the University of California Cooperative Extension. This ceremony was followed by a tree planting on San Pablo Avenue (pictured below).
On March 11, City staff planted a persimmon tree with students from the City’s after school program at Fairmont Elementary School; the students were quite excited to learn and to show their tree knowledge. The tree care workshop scheduled for March 15 has been postponed.

Keeping up with Regulatory Requirements
One of the essential services provided by the Public Works Department’s Operations + Environmental Services Division is to ensure the City’s facilities, infrastructure, and environmental programs are operated and maintained in compliance with a variety of complex and changing, regulations. These requirements touch nearly every aspect of our work, including what’s needed to: operate the recycling center and our solid waste programs, operate city buildings (e.g. elevators, fire sprinklers, alarms), prevent pollutants from entering our storm drain system and local waterways, and much more. Meeting or exceeding these requirements ensures El Cerrito also meets various goals and strategies in our Strategic Plan and is part of the daily work being completed by our Public Works staff and contractors.

For example, each year, the City completes routine maintenance of specific creek locations in El Cerrito, removing vegetation and sediment to ensure that the creeks and channels operate smoothly throughout the rainy season, thereby reducing any potential flood risk. To complete this work, the City retains a biologist and completes fish and wildlife surveys, bat habitat assessment surveys, and nesting bird surveys if applicable, in order to comply with the City’s permit from the California Department of Fish and Wildlife (DFW). The City then provides an annual report to the California DFW, as required, to provide notification for upcoming work and to review the work that has been completed in the prior year. The photos below show locations before and after sediment and vegetation removal, respectively. In each case, the photos display the importance of doing this work prior to each rainy season. For more information about the City’s maintenance work in City creeks, please contact Public Works at (510) 215-4369.
COVID-19 Response
As part of the City of El Cerrito’s COVID-19 transmission mitigation efforts, in accordance with El Cerrito City Council’s Declaration of a Local Emergency and Contra Costa County’s order of Shelter in Place, the El Cerrito Recreation Department has closed all facilities and cancelled all classes, programs, special events, and rentals until further notice. This includes Spring Break Camp and the Spring Egg Hunt. Essential senior services will still take place.

Recreation offices will remain closed to the public during the shutdown. Please be patient when waiting for a response to an email or phone call. The measures being taken are in the best interest of all participants, staff and public health. It is our hope that this will help reduce the spread of the Coronavirus. We appreciate your understanding and cooperation.
The essential senior services provided by the El Cerrito Recreation Department that will continue to take place are:

**C.C. Café To-Go Lunch Program (ages 60+)** - weekly meals consisting of 7 frozen meals, milk and a loaf of bread is available to seniors ages 60+ years old by request and as available.
- Orders must be placed no later than 12 p.m. on Monday
- Meals will be delivered to the homes of participants living in El Cerrito. Meals will be delivered on **Wednesdays (new delivery day per County)** between 11 a.m. - 12:30 p.m.
- To ensure your safety as well as the safety of the driver, meals will not be handed to you directly, they will be dropped on your doorstep.
- Non-El Cerrito resident senior participants must pick up their meals at the Midtown Activity Center, 10940 San Pablo Ave in El Cerrito between 11 a.m. - 11:30 a.m. on Wednesdays.
  - Posted social distancing protocols must be strictly adhered to.
- To place an order for the meals, call (510) 559-7677 or email midtown@ci.el-cerrito.ca.us. Leave a message with your name and call back number.
- NOTE: Seniors new to the C.C. Café Lunch Program need to complete registration paperwork to receive meals. Call (510) 559-7677 or email midtown@ci.el-cerrito.ca.us for more information.

**Meals on Wheels (ages 60+)** – Home-delivered meals for Seniors 60+ may be available through the Meals on Wheels home delivered meals program. Beginning April 6th, Meals on Wheels will be changing their delivery service from daily meal delivery to weekly meal delivery. Meals will be delivered to El Cerrito residents on Mondays between 11 a.m. - 12:30 p.m. Call (510) 412-0166 for more information or to sign up for this program.

**Easy Ride Paratransit Service (Essential Transportation ONLY)**
Easy Ride Paratransit Service is available to El Cerrito Residents ages 65+ and residents with disabilities ages 18+ for essential transportation to medical appointments and grocery store trips within El Cerrito boundaries. Grocery shopping trips will be scheduled on Monday, Tuesday and Thursday and require advance reservation. Registration in the Easy Ride Paratransit program is required. To schedule an Easy Ride Paratransit Essential Transportation Trip or to get more information, call (510) 559-7677 or email midtown@ci.el-cerrito.ca.us.

**Cancelled and Future Programs**
Many people have pre-registered for Recreation programs and classes that have been or will be cancelled due to this crisis during the current shelter-in-place order. Recreation Department staff are focused on ensuring that we can reopen when the time comes. We realize that this epidemic may not be contained by May 3. If that is the case and the State and County extend the Shelter in Place (SIP), we will inform participants of our
plans for modifying or cancelling programs. Because of the large number of programs and services that have been cancelled, household credits and refunds will be processed in order of their original start date and after their original end date has passed. Thank you for your understanding and patience.

Childcare Programs
All childcare programs remain on hold in accordance with the current SIP order. Staff are creating weekly newsletters with activities for the children and families and working to stay connected with families via our rECsources webpage and social media accounts.

Childcare registration for the 2020-21 school year was scheduled to begin on April 14. This registration date has been postponed and all families currently in the program have been notified. Staff will reach out to the 3 elementary schools to help get this message to incoming kindergarten families as well.

Subscribe & Follow
For up-to-date information in the El Cerrito Recreation Department, please subscribe to our email newsletter rECnews at el-cerrito.org/recreation. Follow us: Instagram - @ecrecreation | Facebook -@ecrecreation | Twitter-@ElCerritoREC

ATTACHMENTS/FLYERS

- Updated County Order Extension to May 3, 2020
- NorCal Small Business Administration Resources
- El Cerrito Restaurant List
- Paycheck Protection Program (PPP) Information Sheet
Executive Summary of New Shelter Order Issued on March 31, 2020

On March 16, 2020, the County Health Officer issued an order limiting activity, travel, and business functions to the most essential needs. We refer to that order as the “Prior Shelter Order.” This new Order replaces the Prior Shelter Order.

When Does this Order Take Effect? When Does it End?
As of 11:59 pm on March 31, 2020, all individuals in the County must strictly follow the provisions in this new Order. This new Order will be in effect until May 3, 2020, but that date could be changed by the County Health Officer.

Why this New Order?
The COVID-19 public health crisis in the County, the region, and the nation has worsened significantly over the past two weeks. Confirmed cases in the six most populous Bay Area counties have increased more than eight-fold since the Prior Shelter Order. The number of confirmed cases increased from 258 to 2,092 cases between March 15, 2020 and March 29, 2020. The number of confirmed deaths rose from 3 to 51 in this same period. While the Prior Shelter Order has been effective in reducing the rate of transmission of the COVID-19 disease (“flattening the curve”), it is not enough.

The County Health Officer has determined that more and stricter social distancing is needed to slow the rate of spread, prevent deaths, and stop the health care system from becoming overwhelmed, and that we need to continue with these social distancing measures for a longer period of time.

What are the Major Changes this New Order (March 31, 2020) Makes to the County Health Officer's Prior Shelter Order Issued on March 16?
The new Order extends the shelter in place requirements until 11:59 p.m. on May 3, 2020.

The new Order is also more restrictive in a number of ways. Major new restrictions include:

1. Social distancing requirements are mandatory. Unless strict compliance is explicitly waived, everyone must comply with the social distancing requirements at all times.

2. Before Friday, April 3, 2020, essential businesses that continue to operate facilities in the County must complete, post, and implement a social distancing protocol for each facility that remains open, using the template attached to the Order.

3. Essential businesses must maximize the number of employees who work from home, excepting only those employees who cannot perform their job duties from home.
4. Essential businesses that continue to operate facilities in the County must scale down operations to their essential component only.

5. Businesses that supply products needed for people to work from home are no longer essential businesses under the Order, and must cease operations (except minimum basic operations) at facilities in the County.

6. Use of playgrounds, dog parks, public picnic areas, and similar recreational areas is prohibited. These areas must be closed to public use.

7. Use of shared public recreational facilities such as golf courses, tennis and basketball courts, pools, and rock walls is prohibited. These facilities must be closed for recreational use.

8. Sports or activities that require use of shared equipment, like frisbees, basketballs, baseballs, and soccer balls, may only be engaged in by members of the same household.

9. Most construction—residential and commercial—is prohibited. Exceptions are made for healthcare facility construction directly related to the COVID-19 response; affordable housing; public works projects when designated as essential by the lead governmental agency; shelters and temporary housing; projects necessary to provide critical services to certain vulnerable individuals; construction necessary to secure an existing construction site; and limited essential residential or business repairs.

The new Order also makes important clarifications. Major clarifications include:

1. Crowding at beaches, public parks, and open spaces has been a problem. The Health Officer, government, or entity that manages the space may adopt restrictions to reduce crowding and risk of COVID-19 transmission, including limiting number of entrants, restricting vehicular access, or complete closure.

2. Essential businesses must follow industry-specific guidance issued by the County Health Officer related to COVID-19.

3. Childcare facilities may only provide care to children or dependents of individuals working for essential businesses, providing essential governmental functions, or performing minimum basic operations for non-essential businesses.

4. Individuals may move residences only if it is not possible to wait until the Order expires, such as if a move is already planned or if it is necessary for safety or habitability.

5. Landscapers and similar service professionals may only provide services necessary to maintain the sanitation, habitability, or operation of residences or businesses, or for safety reasons. They may not provide services that are cosmetic or for general upkeep.

For a complete list of significant changes, see the “Detailed Summary of Changes.”
Detailed Summary of Changes – New Shelter Order Issued on March 31, 2020

I Want More Detail. What Does this Order Change or Clarify?

This Order strengthens, extends, and clarifies the restrictions in the Prior Shelter Order. It also adds critical new restrictions. Here is a complete list of significant changes and clarifications. See the Order and the FAQs for additional details:

For Everyone:

• The Order is in effect until Sunday, May 3, 2020 at 11:59 p.m., unless the Health Officer extends or shortens it.

• Social distancing requirements are mandatory for everyone, including essential workers. These requirements include maintaining six-foot social distancing between individuals who are not members of your household. There are some exceptions—like when social distancing is impossible or inadvisable.

• Individuals may move residences only if it’s not possible to wait until after the Order expires. In other words, you can move if the move is already planned or if it’s necessary to maintain shelter, to stay safe, or to stay in a livable residence.

• If you move into or out of the Bay Area region, you are strongly encouraged to quarantine for 14 days, following the guidance of the U.S. Centers for Disease Control and Prevention.

• In addition to activities allowed under the Prior Shelter Order, you may leave your residence to:
  ✓ Attend a funeral with no more than 10 individuals present.
  ✓ Manage after-death arrangements and burial.
  ✓ Arrange for shelter or avoid homelessness.
  ✓ Avoid domestic violence or child abuse.
  ✓ Travel for parental custody arrangements.
  ✓ Travel to a temporary residence to avoid exposing others to COVID-19.

For Healthcare:

• You are allowed to leave your residence to access any healthcare services, including elective and preventative care services.

• You are allowed to leave your residence to work or volunteer at healthcare operations, as well as to provide or access health care services.

• Blood banks and blood drives can continue to operate. You’re allowed to work or volunteer for blood banks or blood drives, and you can donate blood.
**For Recreation:**

- If you visit a park, beach, or other open space area, you must follow any restrictions that the local authorities or managers have in place for that area. These restrictions might include measures like closing parking areas, restricting car access, limiting the number of visitors, or closing the area to public access entirely.

- You are not allowed to use recreational areas with high-touch equipment or areas for gathering outside of your residence. This includes playgrounds, picnic and barbecue areas, dog parks, and outdoor gym equipment.

- Governments and other entities that manage recreational areas must close off public access to gathering areas and areas with high-touch equipment.

- You are not allowed to use shared recreational facilities outside of your residence, such as golf courses, basketball courts, tennis and pickle ball courts, rock parks, climbing walls, pools, spas, shooting and archery ranges, gyms, and disc golf.

- Governments and entities that manage shared recreational facilities must close them to public access.

- You are only allowed to engage in sports or activities that use shared equipment with members of your own household.

**For Businesses:**

- New Requirements for All Essential Businesses:
  
  ✓ Before Friday, April 3, 2020, essential businesses that continue to operate facilities in the County must create, post, and implement a Social Distancing Protocol for each facility frequented by employees or the public, using the template attached to the Order. Essential businesses must also provide a copy of their Social Distancing Protocol to all employees and must provide evidence of its implementation to any authority enforcing the Order on demand.

  ✓ Essential businesses must maximize the number of employees who can work from home. Only those employees who cannot perform their job duties from home may work outside their homes.

  ✓ Businesses with both essential and non-essential components must scale down operations to only the essential components. However, retail outlets that sell a significant proportion of essential goods like food, hygiene, and consumer household products may keep open to the public (and stock) the portions of their retail storefronts dedicated to non-essential products.
✓ Essential businesses must follow industry-specific guidance issued by the Health Officer related to COVID-19.

- Removals from the List of Essential Businesses:
  ✓ Businesses that supply products needed for people to work from home no longer qualify as essential businesses.

- Additions to the List of Essential Businesses:
  ✓ Service providers that enable residential transactions, including real estate agents, escrow agents, notaries, and title companies. Residential viewings may only occur virtually, or if virtual viewing is impossible and the residence is unoccupied, by appointment with no more than two visitors from the same household and one person showing the unit.

  ✓ Funeral home providers, mortuaries, cemeteries, and crematoriums.

  ✓ Services to assist individuals in finding employment with essential businesses.

  ✓ Moving services that facilitate residential or commercial moves allowed by the Order.

  ✓ Rental car companies and rideshare services (including shared bicycles and scooters) providing services necessary for Essential Activities.

- Clarifications to the List of Essential Businesses:
  ✓ Retailers that sell non-alcoholic beverages are essential businesses.

  ✓ Establishments that sell multiple categories of specified essential products (unprepared food, pet supplies, hygienic products, and household consumer products necessary for sanitation, habitability, or operation of residences) are essential businesses if they sell a significant amount of those essential products. This includes, for instance, a liquor store that sells a significant amount of food.

  ✓ Arborists, landscapers, gardeners, and similar service professionals are essential businesses, but only to provide services necessary to maintain the safety and healthy operation of a business or residence. This means they can provide services for fire prevention like weed abatement. But they cannot provide services that are cosmetic or that constitute general upkeep.

  ✓ Gas stations, auto-supply, and auto-repair businesses, and auto dealerships may operate only to provide auto-supply and auto-repair services (and not, for example, car washes or onsite car sales).
Only essential businesses can pick up orders from non-essential retail storefronts, and only if those orders are necessary to their business operation. Non-essential retailers are prohibited from providing curbside pickup service or onsite sales to members of the general public.

Businesses are prohibited from operating facilities to manufacture or assemble non-essential products.

Childcare facilities may only operate to provide childcare to children or dependents of workers exempt under the Order, including volunteers and contractors (e.g. employees of essential businesses, workers who must leave their residence to perform minimum basic operations, and workers performing essential governmental functions). Non-exempt workers cannot use childcare facilities.

Clarifications for Non-Essential Businesses:

Non-essential businesses may deliver existing inventory directly to residences or other businesses.

Minimum basic operations include activities necessary to maintain the safety and sanitation of the business, as well as previously listed functions.

Essential Infrastructure:

- Essential infrastructure is clarified to include solid waste facilities (including collection, removal, disposal, and processing facilities), cemeteries, mortuaries, and crematoriums.

- The Order removes public works construction and construction of housing from the list of essential infrastructure. Construction is restricted to the types of projects described below.

Construction:

- Construction is restricted to the following types of projects:

  - Projects immediately necessary to the maintenance, operation, or repair of essential infrastructure. This means that construction related to essential infrastructure is not allowed if the infrastructure will not be ready for an extended period of time. The expansion of an infrastructural facility that will not be completed for a year, for example, is not fulfilling an immediate need.

  - Projects associated with healthcare operations, but only if the construction is directly related to the COVID-19 response.

  - Affordable housing, including multi-unit or mixed-use development with at least 10% income-restricted units. Other residential construction is not permitted.
✓ Public works projects, but only if they are specifically designated as an essential governmental function by the lead governmental agency.

✓ Shelters and temporary housing, but not including hotels or motels.

✓ Projects immediately necessary to provide critical non-commercial services to those experiencing homelessness, elderly persons, persons who are economically disadvantaged, and persons with special needs.

✓ Construction strictly necessary to ensure that a site that is shut down under this Order is safe and secure.

✓ Construction or repair necessary to ensure that a residence or a building containing essential businesses is safe, sanitary, and habitable if that work cannot be reasonably delayed.

**Social Distancing Requirements:**

- The Order expands and clarifies the list of social distancing requirements. These requirements now include:
  
  ✓ Maintaining at least six-foot social distancing from other individuals who are not part of your household;
  
  ✓ Frequently washing your hands with soap and water for at least 20 seconds or using hand sanitizer recognized by the CDC to be effective in combatting COVID-19;
  
  ✓ Covering cough and sneezes with a tissue or fabric or, if that’s not possible, coughing or sneezing into your sleeve or elbow (not into your hands); and
  
  ✓ Avoiding all social interaction outside your home when you’re sick with a fever or cough.

- Social distancing requirements are mandatory, except between members of the same family or living unit. Everyone must strictly comply with the social distancing requirements when they’re not in their home unless the Order specifically allows otherwise. Exceptions are for activities where strict social distancing is impossible or inadvisable, like:
  
  ✓ When providing care (including childcare, adult or senior care, care to individuals with special needs, and patient care);
  
  ✓ When the work of essential businesses, essential governmental functions, or provision of minimum basic operations requires some amount of closer contact;
By transit agencies and people riding on public transit, when strict compliance is impossible.

**Enforcement:**

- The Order clarifies that it can be enforced by law enforcement and also through civil remedies:
  - Failure to comply with the requirements is a misdemeanor punishable by fine, imprisonment, or both.
  - Violation of the Order constitutes a public nuisance and a violation of the County Ordinance Code. The County may take appropriate actions to stop businesses from violating the Ordinance, including obtaining a temporary restraining order and pulling an applicable permit or revoking an applicable license.

**Additional Clarifications:**

- Residences include both the living structures and outdoor spaces associated with them, such as patios, porches, backyards, and front yards that are only accessible to a single family or household unit.
Small Business Development Centers

The California Small Business Development Center (SBDC) Program is the leader in providing business owners and entrepreneurs with the tools and guidance needed to become successful.

Direct and personalized assistance is provided to entrepreneurs through professional consulting, supplemented by low-cost or free classes.

SBDC consultants are professionals with extensive experience in assisting business owners across a wide variety of different industries and are able and available to assist with all aspects of a business’s management and growth.

These services are delivered throughout California via an extensive network of local Centers.

<table>
<thead>
<tr>
<th>Center</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alameda</td>
<td>ACSBDC.org</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>ContraCostaSBDC.org</td>
</tr>
<tr>
<td>Del Norte</td>
<td>NorthCoastSBDC.org</td>
</tr>
<tr>
<td>Marin</td>
<td>MarinSBDC.org</td>
</tr>
<tr>
<td>Mendocino</td>
<td>MendoSBDC.org</td>
</tr>
<tr>
<td>Napa</td>
<td>NapaSonomaSBDC.org</td>
</tr>
<tr>
<td>San Francisco</td>
<td>SFSBDC.org</td>
</tr>
<tr>
<td>San Mateo</td>
<td>SanMateoSBDC.org</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>SVSBDC.org</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>SantaCruzSBDC.org</td>
</tr>
<tr>
<td>Solano</td>
<td>SolanoSBDC.org</td>
</tr>
<tr>
<td>Sonoma</td>
<td>SonomaSBDC.org</td>
</tr>
<tr>
<td>Humboldt</td>
<td>NorthCoastSBDC.org</td>
</tr>
<tr>
<td>Hispanic Satellite</td>
<td></td>
</tr>
<tr>
<td>Tech Futures Group</td>
<td></td>
</tr>
</tbody>
</table>

SCORE

SCORE is the nation’s largest network of business mentors, with more than 10,000 volunteers in 900 chapters nationally. SCORE mentors help businesses get off the ground, grow, and achieve their goals through education and 1-on-1 counseling.

<table>
<thead>
<tr>
<th>Region</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Bay</td>
<td>EastBay.SCORE.org</td>
</tr>
<tr>
<td>North Bay</td>
<td>NorthCoast.SCORE.org</td>
</tr>
<tr>
<td>Central Coast</td>
<td>SantaCruz.SCORE.org</td>
</tr>
<tr>
<td>South Bay</td>
<td>SiliconValley.SCORE.org</td>
</tr>
<tr>
<td>San Francisco</td>
<td>SanFrancisco.SCORE.org</td>
</tr>
</tbody>
</table>

Women’s Business Centers

Women’s Business Centers (WBCs) represent a national network of over 100 educational centers throughout the United States and its territories, which exist to assist women in starting and growing small businesses.

<table>
<thead>
<tr>
<th>City</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Francisco</td>
<td>RenCenter.org</td>
</tr>
<tr>
<td>East Bay</td>
<td>AnewAmerica.org</td>
</tr>
<tr>
<td>Mendocino</td>
<td>WestCompany.org</td>
</tr>
<tr>
<td>South Bay</td>
<td>AnewAmerica.org</td>
</tr>
</tbody>
</table>

Veteran’s Business Centers

The Veteran’s Business Outreach Center (VBOC) provides services such as business training, counseling, mentoring, and referrals for veterans owning or considering starting a business. Services are offered to veterans at no cost.

VBOCIX.org

Procurement Technical Assistance Center

The Northern California Procurement Technical Assistance Center (PTAC) can help you sell to federal, state, local, or tribal government agencies. Services are provided at no cost.

NorCalPTAC.org

Start and grow your business
With the U.S. Small Business Administration

LOCAL SBA RESOURCES FOR SMALL BUSINESSES IN NORTHERN CALIFORNIA
**Loans**

Start or expand your business with loans guaranteed by the Small Business Administration.

---

**Lender Match helps you find lenders.**

Answer a few questions about your business and within two days you will get matched and receive an email with the contact information of lenders who express interest in your business.

APPLY ONLINE AT SBA.GOV/LENDERMATCH

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**Eligibility requirements**

- Be a qualifying for-profit, small business
- Be able to demonstrate an ability repay the loan
- Be approved by an SBA lender

Your lender will provide you with a full and detailed list of eligibility requirements for your loan.

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**Community Advantage Loans**

Community Advantage loans are community-based financing focused on funding women, veterans, low-income borrowers, minority entrepreneurs and businesses starting up or in the first few years of operation.

<table>
<thead>
<tr>
<th>Max Loan Size:</th>
<th>$250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Interest Rates:</td>
<td>Prime + 6%</td>
</tr>
<tr>
<td>Max Term length:</td>
<td>10 years for equipment/working capital</td>
</tr>
</tbody>
</table>

**SBA Microloans**

SBA Microloans are the most accessible types of SBA loans.

- they're a great option for aspiring and underserved entrepreneurs.
- These shorter term loans are issued by non-profits who also offer free business consulting.

<table>
<thead>
<tr>
<th>Max Loan Size:</th>
<th>$50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Interest Rates:</td>
<td>6.5-13%, average is ~8%</td>
</tr>
<tr>
<td>Max Term length:</td>
<td>6 years</td>
</tr>
</tbody>
</table>

**Local mission-based lenders**

Community Advantage ➔ Commercial Real Estate (504) ➔ SBA Microloans ➔ (7(a) Program

Note: These lenders often serve only specific California counties.

- AEDC.org
- BayDevCo.com
- CalCoastal.org
- CalStateWide.com
- CapitalAccess.com
- CDCLoans.com
- TMCFinancing.org
- MainStreetLaunch
- SEACCUSA.org
- WorkingSolutions.org
- Medallist.org
- CaliforniaFarmLink.org

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**Local Lending activity**

TOP 40 LENDERS

Represents financing across all SBA loan programs in Northern Coastal California over the last year

<table>
<thead>
<tr>
<th>Lender</th>
<th>Median Loan size (1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo Bank</td>
<td>$25</td>
</tr>
<tr>
<td>Mortgage Capital Dev Co.</td>
<td>$786</td>
</tr>
<tr>
<td>US Bank</td>
<td>$60</td>
</tr>
<tr>
<td>JP Morgan Chase</td>
<td>$300</td>
</tr>
<tr>
<td>Bay Area Dev. Co.</td>
<td>$668</td>
</tr>
<tr>
<td>Bank of the West</td>
<td>$350</td>
</tr>
<tr>
<td>Capital Access Group</td>
<td>$859</td>
</tr>
<tr>
<td>Main Street Launch</td>
<td>$350</td>
</tr>
<tr>
<td>First Home Bank</td>
<td>$245</td>
</tr>
<tr>
<td>CDC Small Business Fin.</td>
<td>$250</td>
</tr>
<tr>
<td>Exchange Bank</td>
<td>$475</td>
</tr>
<tr>
<td>Live Oak Bank</td>
<td>$1,000</td>
</tr>
<tr>
<td>Celtic Bank</td>
<td>$350</td>
</tr>
<tr>
<td>Comerica Bank</td>
<td>$240</td>
</tr>
<tr>
<td>Heritage Bank</td>
<td>$470</td>
</tr>
<tr>
<td>Redwood Credit Union</td>
<td>$236</td>
</tr>
<tr>
<td>Pinnacle Bank</td>
<td>$799</td>
</tr>
<tr>
<td>East West Bank</td>
<td>$2170</td>
</tr>
<tr>
<td>Stearns Bank</td>
<td>$282</td>
</tr>
<tr>
<td>United Business Bank</td>
<td>$560</td>
</tr>
<tr>
<td>Independence Bank</td>
<td>$125</td>
</tr>
<tr>
<td>Plumas Bank</td>
<td>$353</td>
</tr>
<tr>
<td>Harvest Small Business</td>
<td>$838</td>
</tr>
<tr>
<td>Santa Cruz County Bank</td>
<td>$250</td>
</tr>
<tr>
<td>Bank of Hope</td>
<td>$233</td>
</tr>
<tr>
<td>Centerstone SBA Lending</td>
<td>$547</td>
</tr>
<tr>
<td>Fremont Bank</td>
<td>$1,042</td>
</tr>
<tr>
<td>California Bank of Comm.</td>
<td>$403</td>
</tr>
<tr>
<td>Unqqua Bank</td>
<td>$716</td>
</tr>
<tr>
<td>Lendistry</td>
<td>$172</td>
</tr>
<tr>
<td>Bank of San Francisco</td>
<td>$1,000</td>
</tr>
<tr>
<td>Hanni Bank</td>
<td>$105</td>
</tr>
<tr>
<td>United Midwest Savings</td>
<td>$350</td>
</tr>
<tr>
<td>First Bank</td>
<td>$388</td>
</tr>
<tr>
<td>Spirit of Texas</td>
<td>$337</td>
</tr>
<tr>
<td>Five Star Bank</td>
<td>$350</td>
</tr>
<tr>
<td>Newtek Small Business</td>
<td>$250</td>
</tr>
<tr>
<td>Redwood Capital</td>
<td>$200</td>
</tr>
<tr>
<td>Seacoast Commerce</td>
<td>$994</td>
</tr>
<tr>
<td>Bank of America</td>
<td>$225</td>
</tr>
</tbody>
</table>

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**Contracting guide**

Government contracts are a tremendous financial opportunity for small businesses.

- The U.S. government is the largest customer in the world. It buys all types of goods and it’s required by law to consider buying from small businesses. The SBA helps federal agencies award a certain amount of contract dollars to small businesses. It also offers counseling and consulting help to contractors.

Evaluate your business to see if it has what it takes to win a contract at sba.gov/contracting

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**Contracting assistance programs**

To help provide a level playing field for small businesses, the government limits competition for some contracts. Those contracts are called “set-asides,” and they help small businesses compete for and win federal contracts.

Some set-asides are open to any small business, but some are open only to businesses who participate in SBA contracting assistance programs. Visit certify.sba.gov to learn more

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**Disaster assistance**

The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters if your insurance, and funding from the Federal Emergency Management Agency, doesn’t fully cover the disaster assistance you need. sba.gov/disaster

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**Surety Bonds**

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds and SBA Authorized Agents can help!
Dine Out El Cerrito

These restaurants offer take out food during the COVID-19 lockdown. List subject to change. El Cerrito Chamber of Commerce members shown in red.

Bánh Mi Sandwich Deli
10174 San Pablo Ave.

Banana Leaf Thai
11880 San Pablo Ave.
bananaleafelcerrito.com

Baskin Robbins
10598 San Pablo Ave.
baskinrobbins.com

Best Burrito
10390 San Pablo Ave.

Brasil Bistro
11866 San Pablo Ave.

Burger IM
El Cerrito Plaza
burgerim.com

Burger King
6021 Central Ave.
bk.com

Chef’s Chinese
El Cerrito Plaza

Chipotle
Carlson & San Pablo
chipotle.com

Church’s Chicken
11575 San Pablo Ave.
churchs.com

Donut Time
10740 San Pablo Ave.

El Cerrito Natural Grocery Annex and store
Stockton & San Pablo
naturalgrocery.com

Elevation 66 Brewing Co.
10082 San Pablo Ave.
elevation66.com

El Mono Fresh Flavors of Peru
10264 San Pablo Ave.
elmonofresh.com

Frannie Express Hawaiian Barbecue
11775 San Pablo Ave.
frannieexpresshawaiian.com

Gangam Tofu Korean Cuisine
11740 San Pablo Ave.

Himalayan Grocery
10340 San Pablo Ave.

HK Home Kitchen
10140 San Pablo Ave.

Jack in the Box
5920 Cutting Blvd.
jackinthebox.com

Jamba Juice
El Cerrito Plaza
jamba.com

Little Caesars Pizza
11299 San Pablo Ave.
littlecaesars.com

Little Hong Kong
10443 San Pablo Ave.

Lucky Store
El Cerrito Plaza
luckysupermarkets.com

McBears Social Club taco truck
10458 San Pablo Ave.

McDonalds
11821 San Pablo Ave.
mcdonalds.com

Mountain Mike’s Pizza
10750 San Pablo Ave.
mountainmikespizza.com

Mr. Pickle’s Sandwich Shop
10810 San Pablo Ave.
mrpickles.com

New Dumpling
10064 San Pablo Ave.

New India Supermarket
10289 San Pablo Ave.

Nation’s Giant Hamburgers
Central & San Pablo
nationsrestaurants.com

Noodles Fresh
10042 San Pablo Ave.
noodlesfresh.com

Nori Roll
10178 San Pablo Ave.
noriroll.com

Papi’s Pizza Roma
10616 San Pablo Ave.
papispizzaroma.com

Panda Express
El Cerrito Plaza
pandaexpress.com

Peet’s Coffee
Carlson & San Pablo
peets.com

Popeye’s Louisiana Kitchen
10125 San Pablo Ave.
popeyes.com

Quickly
El Cerrito Plaza

Red Onion
11900 San Pablo Ave.

Romano’s Macaroni Grill
El Cerrito Plaza
macaronigrill.com

Safeway
11450 San Pablo Ave.
local.safeway.com

Sasa Kitchen
10350 San Pablo Ave.
sasakitchenca.com

Starbucks Coffee
11861 San Pablo Ave.
starbucks.com

Subway
10398 San Pablo Ave.
11430 San Pablo Ave.
subway.com

Taqueria El Salva
11252 San Pablo Ave.

Tashi Delek Cuisine
11224 San Pablo Ave.
tashidelekcuisine.com

The Junket
El Cerrito Plaza
thejunket.com

Uncle Wong’s
11760 San Pablo Ave.
unclewongelscerrito.com

Well Grounded Tea & Coffee Bar
6925 Stockton Ave.
well-grounded.com

Wienerschnitzel
11101 San Pablo Ave.
wienschnitzel.com

Wingstop
El Cerrito Plaza
wingstop.com

Vietnam Grille
10386 San Pablo Ave.

Yammi Sushi
El Cerrito Plaza

Yoshio Sushi
10889 San Pablo Ave.
yoshiosushielcerrito.com

Dine Out

El Cerrito

These restaurants offer take out food during the COVID-19 lockdown. List subject to change. El Cerrito Chamber of Commerce members shown in red.
PAYCHECK PROTECTION PROGRAM (PPP) INFORMATION SHEET:

BORROWERS

The Paycheck Protection Program (“PPP”) authorizes up to $349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. All loan terms will be the same for everyone.

The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
- Employee and compensation levels are maintained.

Payroll costs are capped at $100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for 6 months.

When can I apply?

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting April 10, 2020, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Other regulated lenders will be available to make these loans as soon as they are approved and enrolled in the program.

Where can I apply? You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. Visit www.sba.gov for a list of SBA lenders.

Who can apply? All businesses – including nonprofits, veterans organizations, Tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors – with 500 or fewer employees can apply. Businesses in certain industries can have more than 500 employees if they meet applicable SBA employee-based size standards for those industries (click HERE for additional detail).

For this program, the SBA’s affiliation standards are waived for small businesses (1) in the hotel and food services industries (click HERE for NAICS code 72 to confirm); or (2) that are franchises in the SBA’s Franchise Directory (click HERE to check); or (3) that receive financial assistance from small business investment companies licensed by the SBA. Additional guidance may be released as appropriate.
What do I need to apply? You will need to complete the Paycheck Protection Program loan application and submit the application with the required documentation to an approved lender that is available to process your application by June 30, 2020. Click HERE for the application.

What other documents will I need to include in my application? You will need to provide your lender with payroll documentation.

Do I need to first look for other funds before applying to this program? No. We are waiving the usual SBA requirement that you try to obtain some or all of the loan funds from other sources (i.e., we are waiving the Credit Elsewhere requirement).

How long will this program last? Although the program is open until June 30, 2020, we encourage you to apply as quickly as you can because there is a funding cap and lenders need time to process your loan.

How many loans can I take out under this program? Only one.

What can I use these loans for? You should use the proceeds from these loans on your:

- Payroll costs, including benefits;
- Interest on mortgage obligations, incurred before February 15, 2020;
- Rent, under lease agreements in force before February 15, 2020; and
- Utilities, for which service began before February 15, 2020.

What counts as payroll costs? Payroll costs include:

- Salary, wages, commissions, or tips (capped at $100,000 on an annualized basis for each employee);
- Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit;
- State and local taxes assessed on compensation; and
- For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at $100,000 on an annualized basis for each employee.

How large can my loan be? Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount. That amount is subject to a $10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at $100,000 annualized for each employee.

How much of my loan will be forgiven? You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

You will also owe money if you do not maintain your staff and payroll.
• **Number of Staff**: Your loan forgiveness will be reduced if you decrease your full-time employee headcount.

• **Level of Payroll**: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than $100,000 annualized in 2019.

• **Re-Hiring**: You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.

**How can I request loan forgiveness?** You can submit a request to the lender that is servicing the loan. The request will include documents that verify the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.

**What is my interest rate?** 0.50% fixed rate.

**When do I need to start paying interest on my loan?** All payments are deferred for 6 months; however, interest will continue to accrue over this period.

**When is my loan due?** In 2 years.

**Can I pay my loan earlier than 2 years?** Yes. There are no prepayment penalties or fees.

**Do I need to pledge any collateral for these loans?** No. No collateral is required.

**Do I need to personally guarantee this loan?** No. There is no personal guarantee requirement. ***However, if the proceeds are used for fraudulent purposes, the U.S. government will pursue criminal charges against you.***

**What do I need to certify?** As part of your application, you need to certify in good faith that:

• Current economic uncertainty makes the loan necessary to support your ongoing operations.

• The funds will be used to retain workers and maintain payroll or to make mortgage, lease, and utility payments.

• You have not and will not receive another loan under this program.

• You will provide to the lender documentation that verifies the number of full-time equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after getting this loan.

• Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

• All the information you provided in your application and in all supporting documents and forms is true and accurate. Knowingly making a false statement to get a loan under this program is punishable by law.
You acknowledge that the lender will calculate the eligible loan amount using the tax documents you submitted. You affirm that the tax documents are identical to those you submitted to the IRS. And you also understand, acknowledge, and agree that the lender can share the tax information with the SBA’s authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.